

Fill in this information to identify the case:

Debtor 1 JANET HALLORANDebtor 2
(Spouse, if filing) _____United States Bankruptcy Court for the: District of NevadaCase number 18-15530-mkn

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association

Name of creditor: as Trustee of Chalet Series III TrustCourt claim no. (if known): 15Last 4 digits of any number you use to
identify the debtor's account: _____1 2 7 0

Date of payment change:

Must be at least 21 days after date
of this notice11/01/2019

New total payment:

\$ 748.90

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 199.30New escrow payment: \$ 228.63

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

JANET HALLORAN

First Name

Middle Name

Last Name

Case number (if known) 18-15530-mkn

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Allison Schmidt

Signature

Date 09/24/2019

Print:

Allison Schmidt

First Name

Middle Name

Last Name

Title Authorized Agent

Company

Ghidotti | Berger LLP

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

(949) 424-2010

Email

Aschmidt@ghidottiberger.com

Print

Save As...

Add Attachment

Reset

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: September 19, 2019

JANET HALLORAN
 8213 STREAMER CIR
 LAS VEGAS NV 89145

Loan: XXXXXXXXXX

Property Address:
 8213 STREAMER CIRCLE
 LAS VEGAS, NV 89145

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2019 to Oct 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Nov 01, 2019:
Principal & Interest Pmt:		520.27	520.27 **
Escrow Payment:		199.30	228.63
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$719.57	\$748.90

Escrow Balance Calculation		
Due Date:		Oct 01, 2019
Escrow Balance:		638.95
Anticipated Pmts to Escrow:		199.30
Anticipated Pmts from Escrow (-):		339.79
Anticipated Escrow Balance:		\$498.46

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jun 2019		398.60		*		0.00	398.60
Jun 2019		0.30		*	Int on Escrow Pmt	0.00	398.90
Aug 2019		398.60		*		0.00	797.50
Aug 2019				357.85	* County Tax	0.00	439.65
Sep 2019		199.30		*		0.00	638.95
					Anticipated Transactions	0.00	638.95
Oct 2019		199.30		339.79	County Tax		498.46
	\$0.00	\$1,196.10	\$0.00	\$697.64			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 19, 2019

JANET HALLORAN

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	498.46	973.18
Nov 2019	208.85			707.31	1,182.03
Dec 2019	208.85			916.16	1,390.88
Jan 2020	208.85	339.79	County Tax	785.22	1,259.94
Feb 2020	208.85	1,129.00	Homeowners Policy	(134.93)	339.79
Mar 2020	208.85	339.79	County Tax	(265.87)	208.85
Apr 2020	208.85			(57.02)	417.70
May 2020	208.85			151.83	626.55
Jun 2020	208.85			360.68	835.40
Jul 2020	208.85			569.53	1,044.25
Aug 2020	208.85	357.85	County Tax	420.53	895.25
Sep 2020	208.85			629.38	1,104.10
Oct 2020	208.85	339.79	County Tax	498.44	973.16
	<u>\$2,506.20</u>	<u>\$2,506.22</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 208.85. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 417.70 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 498.46. Your starting balance (escrow balance required) according to this analysis should be \$973.18. This means you have a shortage of 474.72. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,506.22. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	208.85
Surplus Amount:	0.00
Shortage Amount:	19.78
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$228.63</u>

Paying the shortage. If your shortage is paid in full, your new monthly payment will be \$729.12 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

CERTIFICATE OF SERVICE

On September 24, 2019, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Frank J. Sorrentino
carson@franksorrentino.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz
Evan Tragarz

On September 24, 2019, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

<i>Debtor</i> JANET HALLORAN 8213 STREAMER CIRCLE LAS VEGAS, NV 89145	<i>Trustee</i> RICK A. YARNALL 701 BRIDGER AVE., #820 LAS VEGAS, NV 89101
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz
Evan Tragarz